

IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:)	Case No. 17-10169-TPA
Matthew J. Cook)	
Allyson M. Cook)	Chapter 13
Debtor(s))	Doc # <u>86</u>
Ronda J. Winnecour, Chapter 13 Trustee)	
Movant(s))	
vs.)	
Matthew J. Cook)	
Allyson M. Cook)	
Respondent(s))	

ORDER

AND NOW, this 6th day of April, **2022**, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED, ADJUDGED and DECREED**:

This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.

This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, the Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.
- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$_____ portion of the original filing fee.

E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:

- (1) the time deadline provided by state law; or
- (2) 30 days after the date of this notice.

☒ The case is not dismissed. The plan term is extended to a total of 3 months; the monthly plan payment amount is changed to \$ 1,791 effective immediately.

☐ This is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed WITH / WITHOUT prejudice, without further notice or hearing.

☒ Continued, generally to July 27, 2022 @ 10:00 (date)
Conciliation/Status Conference with the Ch. 13 Trustee via Zoom
☒ Hearing before the Court via Zoom

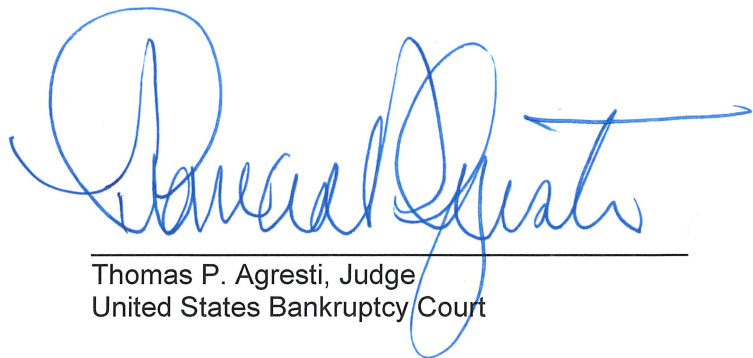
☒ The Debtor(s) is to take over long term continuing debt payments beginning with the May 2022 payment.

☐ The total due by the Debtor to complete the Plan is \$ 2358.12

☐ The case is dismissed without further notice or order unless the remaining \$ _____ due on the Plan base is paid on or before _____.

☐ The Oral Motion by the Trustee to withdraw the *Motion to Dismiss* is GRANTED.

☐ Other:


Thomas P. Agresti, Judge
United States Bankruptcy Court

In re:
Matthew J. Cook
Allyson M. Cook
Debtors

Case No. 17-10169-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Apr 08, 2022

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew J. Cook, Allyson M. Cook, 310 Fox Street, Franklin, PA 16323-2808
14368294	+ Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14641273	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14386475	+ Elizur Corporation, 9800 McKnight Road, #124b, Pittsburgh, PA 15237-6004
14368303	Jonestown Bank And Trust, 1725 Route 72 North, Lebanon, PA 17042
14386477	+ Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren, PA 16365-0337
14386478	+ Progressive Financial Services Inc, PO Box 22083, Tempe, AZ 85285-2083
14386479	+ Transworld Systems Inc, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14386480	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14661935	UPMC Northwest, PO Box 1123, Minneapolis, MN 55440-1123
14368308	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 08 2022 23:26:14	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 08 2022 23:26:25	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14373775	Email/Text: ally@ebn.phinsolutions.com	Apr 08 2022 23:25:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14368293	+ Email/Text: ally@ebn.phinsolutions.com	Apr 08 2022 23:25:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14368294	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 08 2022 23:25:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14641273	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 08 2022 23:25:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14368295	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 08 2022 23:26:13	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14368296	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 08 2022 23:26:19	Capital One / Best Buy, PO Box 30258, Salt Lake City, UT 84130-0258
14406191	Email/PDF: bncnotices@becket-lee.com	Apr 08 2022 23:26:25	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14368298	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 08 2022 23:26:16	Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14368299	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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		Apr 08 2022 23:25:00	Comenity Bank / Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
14386474	Email/Text: G06041@att.com		
		Apr 08 2022 23:26:00	DirecTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14368300	+ Email/PDF: pa_dc_ed@navient.com		
		Apr 08 2022 23:26:25	Department Of Education / Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barr, PA 18773-9635
14376786	Email/Text: mrdiscen@discover.com		
		Apr 08 2022 23:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14368301	+ Email/Text: mrdiscen@discover.com		
		Apr 08 2022 23:25:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14368302	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Apr 08 2022 23:25:00	First National Bank of PA, 4140 E. State Street, Hermitage, PA 16148-3401
14368297	Email/PDF: ais.chase.ebn@aisinfo.com		
		Apr 08 2022 23:26:13	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
14368304	+ Email/Text: PBNCNotifications@peritussservices.com		
		Apr 08 2022 23:25:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14649161	Email/PDF: pa_dc_ed@navient.com		
		Apr 08 2022 23:26:19	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14386476	+ Email/Text: ngisupport@radiusgs.com		
		Apr 08 2022 23:25:00	Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
14740619	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Apr 08 2022 23:26:20	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14663688	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Apr 08 2022 23:26:25	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14368305	+ Email/Text: bankruptcynotices@psecu.com		
		Apr 08 2022 23:26:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14370026	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Apr 08 2022 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14368306	Email/PDF: ebnotices@pnmac.com		
		Apr 08 2022 23:26:20	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
14632621	+ Email/PDF: ebnotices@pnmac.com		
		Apr 08 2022 23:26:20	Pennymac Loan Services, LLC, 6101 Condor Drive Suite 200, Moonpark, CA 93021-2602
14386481	+ Email/Text: BankruptcyNotice@upmc.edu		
		Apr 08 2022 23:26:00	UPMC Northwest, 2 Hot Metal Street, Quantum One Building, 3rd Floor, Pittsburgh, PA 15203-2348
14637951	+ Email/PDF: ebn_ais@aisinfo.com		
		Apr 08 2022 23:26:14	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14386482	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		Apr 08 2022 23:25:00	Verizon, Bankruptcy Dept, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PennyMac Loan Services, LLC
14368307	##+	Vnb / Loan Services, Po Box 1015, Spring Valley, NY 10977-0815

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

District/off: 0315-1

User: auto

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Matthew J. Cook dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Allyson M. Cook dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor PennyMac Loan Services LLC pawb@fedphe.com
Maria Miksich	on behalf of Creditor PennyMac Loan Services LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7